

## HMDA LOAN/APPLICATION REGISTER CODE SHEET

**Effective with the reporting of 2010 data, the following changes have been implemented to the LAR Code Sheet:**

**The Application Date Indicator values were revised from four (in 2009) to three codes (in 2010). See the 2010 LAR Code Sheet below for the three codes and their descriptions.**

### RESPONDENT INFORMATION

Respondent ID: 10 Character Identifier

Agency:

- 1 -- Office of the Comptroller of the Currency (OCC)
- 2 -- Federal Reserve System (FRS)
- 3 -- Federal Deposit Insurance Corporation (FDIC)
- 4 -- Office of Thrift Supervision (OTS)
- 5 -- National Credit Union Administration (NCUA)
- 7 -- Department of Housing and Urban Development (HUD)

Edit Status:

- Blank -- No edit failures
- 5 -- Validity edit failure only
- 6 -- Quality edit failure only
- 7 -- Validity and quality edit failures

### PROPERTY LOCATION

MSA/MD: Metropolitan Statistical Area/Metropolitan Division

State: Two-digit FIPS state identifier

County: Three-digit FIPS county identifier

Tract: Census tract number

### LOAN INFORMATION

Sequence Number: One-up number scheme for each respondent to make each loan unique

Loan Type:

- 1 -- Conventional (any loan other than FHA, VA, FSA, or RHS loans)
- 2 -- FHA-insured (Federal Housing Administration)
- 3 -- VA-guaranteed (Veterans Administration)
- 4 -- FSA/RHS (Farm Service Agency or Rural Housing Service)

Property Type:

- 1 -- One to four-family (other than manufactured housing)
- 2 -- Manufactured housing
- 3 -- Multifamily

Loan Purpose:

- 1 -- Home purchase
- 2 -- Home improvement
- 3 -- Refinancing

Owner-Occupancy:

- 1 -- Owner-occupied as a principal dwelling
- 2 -- Not owner-occupied
- 3 -- Not applicable

Loan Amount: in thousands of dollars

Preapproval:

- 1 -- Preapproval was requested
- 2 -- Preapproval was not requested
- 3 -- Not applicable

Action Taken:

- 1 -- Loan originated
- 2 -- Application approved but not accepted
- 3 -- Application denied by financial institution
- 4 -- Application withdrawn by applicant
- 5 -- File closed for incompleteness
- 6 -- Loan purchased by the institution
- 7 -- Preapproval request denied by financial institution
- 8 -- Preapproval request approved but not accepted (optional reporting)

APPLICANT INFORMATION

Ethnicity:

- 1 -- Hispanic or Latino
- 2 -- Not Hispanic or Latino
- 3 -- Information not provided by applicant in mail, Internet, or telephone application
- 4 -- Not applicable
- 5 -- No co-applicant

Race:

- 1 -- American Indian or Alaska Native
- 2 -- Asian
- 3 -- Black or African American
- 4 -- Native Hawaiian or Other Pacific Islander
- 5 -- White
- 6 -- Information not provided by applicant in mail, Internet, or telephone application
- 7 -- Not applicable
- 8 -- No co-applicant

Sex:

- 1 -- Male
- 2 -- Female
- 3 -- Information not provided by applicant in mail, Internet, or telephone application
- 4 -- Not applicable

5 -- No co-applicant

Gross Annual Income: in thousands of dollars

## PURCHASER AND DENIAL INFORMATION

### Type of Purchaser

- 0 -- Loan was not originated or was not sold in calendar year covered by register
- 1 -- Fannie Mae (FNMA)
- 2 -- Ginnie Mae (GNMA)
- 3 -- Freddie Mac (FHLMC)
- 4 -- Farmer Mac (FAMC)
- 5 -- Private securitization
- 6 -- Commercial bank, savings bank or savings association
- 7 -- Life insurance company, credit union, mortgage bank, or finance company
- 8 -- Affiliate institution
- 9 -- Other type of purchaser

### Reasons for Denial:

- 1 -- Debt-to-income ratio
- 2 -- Employment history
- 3 -- Credit history
- 4 -- Collateral
- 5 -- Insufficient cash (downpayment, closing costs)
- 6 -- Unverifiable information
- 7 -- Credit application incomplete
- 8 -- Mortgage insurance denied
- 9 -- Other

## OTHER DATA

### HOEPA Status (only for loans originated or purchased):

- 1 -- HOEPA loan
- 2 -- Not a HOEPA loan

### Lien Status (only for applications and originations):

- 1 -- Secured by a first lien
- 2 -- Secured by a subordinate lien
- 3 -- Not secured by a lien
- 4 -- Not applicable (purchased loans)

### **Application Date Indicator**

- 0 -- Application Date >= 01-01-2004**
- 1 -- Application Date < 01-01-2004**
- 2 -- Application Date = NA (Not Available)**

## CENSUS INFORMATION

Population: total population in tract.

Minority Population %: percentage of minority population to total population for tract.  
(Carried to two decimal places)

HUD Median Family Income: HUD Median family income in dollars for the MSA/MD in which the tract is located (adjusted annually by HUD).

Tract to MSA/MD Median Family Income Percentage: % of tract median family income compared to MSA/MD median family income. (Carried to two decimal places)

Number of Owner Occupied Units: Number of dwellings, including individual condominiums, that are lived in by the owner.

Number of 1- to 4-Family units: Dwellings that are built to house fewer than 5 families.